

**Exhibit E**

# Decisioning Intelligence™ for Debtor Self-Settlement™—The Next Step in Web-based Collection Solutions

## The Promise of the Internet

The promise of using the Internet to streamline collection processes, improve recovery rates, lower associated collection costs and increase overall margins have long been the wishful desires of many creditors and agencies. Until now, most technology offerings available to the industry provided only a partial solution when turning to the web as a collection platform. Few companies have applied analytics, business processes or intelligent systems to the online recovery process; until recently, none have delivered a complete turn-key solution to the collection industry.

Furthermore, due to escalating collection costs, cell phone barriers, and increasing legislative pressures, web-based collections solutions hold more promise than ever for the collections industry. The web is the next technology frontier offering the potential to lower costs and increase recovery rates.

## Debtors Embrace the Web

According to the *Pew Internet & American Life Project*, 63% of the U.S. population access the web. Over 48 Million adults (1/4 of the U.S. population) have residential *broadband*. Furthermore, according to the Pew report, between 2000 and 2002, the adoption of online banking and online bill payment services grew by over 127%—outpacing the growth of any other activity on the web during this period. Currently, 44% of all Internet users who say they do banking and bill paying use the Internet for those purposes.

provide lift. Our model has always been to deliver enterprise-class applications that provide our clients with a comprehensive end-to-end Debtor Self Settlement™ solution. The Apollo Intelligent Debt Settlement™ system is a platform that works with any existing collection software and encompasses portfolio optimization, tri-bureau credit reporting and scoring product modeling. Apollo's system has the most advanced Decisioning Intelligence™ engine available, third-party payment processing and an integrated accounting and reporting platform. By delivering a comprehensive online solution, we eliminate collector costs and other associated fixed costs in the collections practice."

Imrey, who has been a leading technology innovator in the banking, finance and Internet arenas at such companies as iBank, Bankers Integration Group, Lotus and Autobytel.com went on to say that, "At the heart of the Apollo system is the Decision Engine that aggregates data in real-time from both the debtor's account history and a current credit report and then generates a set of settlement offers that match a debtor's financial situation based on a predetermined set of settlement rules defined by Apollo, the creditor or the agency."

## Motivating Debtors to Settle Online

Motivating the debtor to settle online is the key to maximizing the potential of the Internet for online



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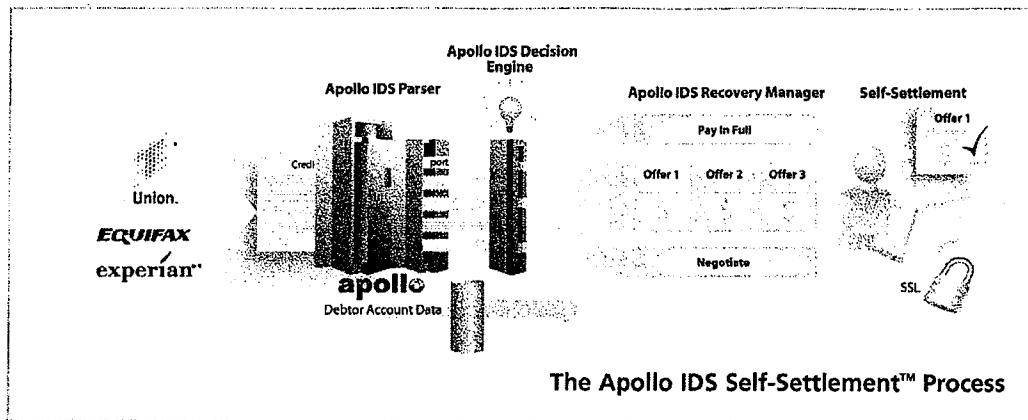
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## Web Apps Deliver Results and Cost Savings

Today, Apollo Enterprise Solutions, an Irvine, CA based technology company, is poised to capitalize on the growing market of debtors that are flocking to the web using their "always-on" high-speed connection to take advantage of an ever-increasing offering of "convenience services" online.

According to Christopher Imrey, President & CEO of Apollo, "We

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<input type="checkbox"/> Pay \$3,500.13 now. <input type="checkbox"/> Pay \$700.03 now and \$556.82 monthly for 12 months. Interest rate is 11% <input type="checkbox"/> Pay full balance of \$7,000.25 now. This may reflect more favorably on your credit report than a discounted settlement.		
Please choose from the settlement options available below.		
Resolution	Expiration Date	Choose
Pay \$3,500.13 now.	12/17/2004	<input type="checkbox"/>
Pay \$700.03 now and \$556.82 monthly for 12 months. Interest rate is 11%	12/10/2004	<input type="checkbox"/>
Pay full balance of \$7,000.25 now. This may reflect more favorably on your credit report than a discounted settlement.	12/8/2004	<input type="checkbox"/>
I want to propose a different offer to settle my debt. <input type="checkbox"/> Negotiate		
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### The Apollo IDS Self-Settlement™ Process

collections. The web-savvy consumer of today has been conditioned to understand that the best "deals" are only available online. Moving the debtor to the Internet for settlement significantly reduces the traditional costs associated with the collections process. Imrey states, "Using our advanced Decisioning Intelligence™ technology, Apollo's system presents the debtor with a set of settlement offers that best reflect the debtor's ability to pay. This increases the likelihood that the debtor will enter into a settlement agreement—and maintain the terms of that agreement—resulting in higher recovery rates and fewer defaults."

"For companies that do not want to offer discounts—or for accounts that are not yet in collection—the system can present payment options to the debtor that are risk-based and reduce the chance of the debtor defaulting. Automatic EFT scheduling options decrease the likelihood of a debtor missing any payments. Credit issuers can deliver online credit counseling services to debtors with the Apollo system that integrate seamlessly with the entire collections process."

### How the System Works

Apollo markets the IDS system as an XML-based web-service platform served from SBC's SAS 70 data center. Clients can manage, segment and distribute their portfolios using the *IDS Portfolio Manager*™ to optimize various collection campaigns. The integration of third-party portfolio optimization tools or portfolio scoring products may also be used to further enhance collection results.

Data is synchronized and the debtor is contacted by mail, phone or email and provided with an offer to settle their account online at a discount. The debtor then logs into the creditor or agency's website which interfaces with Apollo's IDS system. The debtor's identity is authenticated using a combination of their account information and bureau authentication tools.

The *IDS Bureau Server*™ pulls and parses the debtor's current credit report. The *IDS Decision Engine*™ and *Recovery Manager*™ calculate and display multiple settlement offers based on current account information, credit report data and the predetermined rules sets defined by the creditor or agency.

From multiple offers, the debtor selects the offer and

terms that best fit their current ability to pay their debt. A particularly unique feature is that the system also allows the debtor to counter-offer and essentially negotiate an alternative settlement that may be decisioned in real-time or held in queue to be reviewed and approved by a supervisor. Once the debtor chooses an offer, the debtor selects and schedules the method of payment.

The *IDS Payment Processor*™ then collects funds and can distribute the cleared funds according to contractual portfolio distribution rules.

"Placing the settlement terms in the debtor's hands both empowers the debtor to settle and decreases the likelihood of returned items or charge-backs," commented Imrey.

### Integrated Accounting and Distributed Reporting

Apollo has also integrated a robust, distributed reporting technology to provide real-time, web-based reports to users or systems, based on rights and privileges. Reports may be viewed or downloaded ad-hoc or distributed on predefined intervals to authenticated users, systems or databases.

A seamless integration between the Apollo IDS system, existing collection software and any accounting package ensures that all accounting entries are automatically entered into the corresponding operating and trust account general ledgers.

"The Intelligent Debt Settlement™ system from Apollo Enterprise Solutions is the first enterprise-class system of its type currently available. For web-based collections and debtor self-settlement, there is no more comprehensive solution available," says Imrey. "Our system motivates the debtor to go online and, with learned intelligence modeling and analytical tools, gets better the more you use it."

To learn more about the Intelligent Debt Settlement™ system from Apollo Enterprise Solutions or to schedule a web demonstration of technology, contact the company at (877) GET-APOLLO or visit their website at [www.ApolloEnterprise.com](http://www.ApolloEnterprise.com) ●